

**Information to identify the case:**

Debtor 1	<b>Alberto Carino Cortes</b>	Social Security number or ITIN	xxx-xx-2750
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-19411-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alberto Carino Cortes

6/26/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Alberto Carino Cortes  
Debtor

Case No. 19-19411-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jun 27, 2024

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db	+ Alberto Carino Cortes, 118 E. Adams Ave., Pleasantville, NJ 08232-2447

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2024 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 27 2024 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518233784	^ MEBN	Jun 27 2024 21:44:44	Apothaker Scian, PC, 520 Fellowship Rd. Ste. C306, Mount Laurel, NJ 08054-3410
518233785	+ EDI: WFNNB.COM	Jun 28 2024 02:12:00	Boscovs / Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
518289464	Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 22:04:59	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518233786	+ Email/Text: bankruptcy@cavps.com	Jun 27 2024 22:00:00	Cavalry Portfolio Svcs., 500 Summit Lake Dr. Ste. 4A, Valhalla, NY 10595-2323
518268012	+ Email/Text: bankruptcy@cavps.com	Jun 27 2024 22:00:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518233789	EDI: CITICORP	Jun 28 2024 02:12:00	Macys / Amex Department Stores, PO Bo 8218, Mason, OH 45040
518356715	EDI: Q3G.COM	Jun 28 2024 02:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518233787	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 27 2024 21:56:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
518233788	+ EDI: SYNC	Jun 28 2024 02:12:00	Lowes / SYNCB, PO Box 965005, Orlando, FL 32896-5005
518307970	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2024 21:59:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
518356736	EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518341809	EDI: Q3G.COM	Jun 28 2024 02:12:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518233790	+ Email/Text: ngisupport@radiusgs.com	Jun 27 2024 21:57:00	Radius, PO Box 390905, Minneapolis, MN 55439-0905

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518233791	+ Email/Text: bankruptcy@rubinrothman.com	Jun 27 2024 21:56:00	Rubin & Rothman, LLC, PO Box 9003, Islandia, NY 11749-9003
518233792	+ EDI: SYNC	Jun 28 2024 02:12:00	Sams Club / SYNCB, PO Box 965005, Orlando, FL 32896-5005
518233793	+ EDI: SECONDRound.COM	Jun 28 2024 02:12:00	Second Round, 4150 Fredrich Lane Ste. 1, Austin, TX 78744-1052
518233794	+ EDI: SYNC	Jun 28 2024 02:12:00	TJ Max / SYNCB, PO Box 965015, Orlando, FL 32896-5015
518233795	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 27 2024 21:58:00	Toyota Motor Credit, 5005 N. River Blvd. NE, Cedar Rapids, IA 52411-6634
518309296	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 27 2024 21:57:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518307230	Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 22:04:36	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518233796	+ EDI: WFNNB.COM	Jun 28 2024 02:12:00	Victorias Secret / Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518316249	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Bruno Bellucci, III	on behalf of Debtor Alberto Carino Cortes jkearney@belluccilaw.net bbellucci@belluccilaw.net,jkearney@belluccilaw.net,kpalermo@belluccilaw.net
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Jennifer L. Kearney

on behalf of Debtor Alberto Carino Cortes jkearney@belluccilaw.net  
bbellucci@belluccilaw.net,jkearney@belluccilaw.net,kpalermo@belluccilaw.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6